EXHIBIT A



Notice of Service of Process

null / ALL Transmittal Number: 28761504 **Date Processed: 03/20/2024**

Primary Contact: Marianne Litwa

Trans Union 2 Baldwin Pl

Crum Lynne, PA 19022-1370

Electronic copy provided to: Daisy Cornejo

Laura Rang Anne Reader

Entity: Trans Union LLC

Entity ID Number 1884665

Entity Served: Trans Union, LLC

Title of Action: Randy McKinley vs. Trans Union LLC

Matter Name/ID: Randy McKinley vs. Trans Union LLC (15449521)

Document(s) Type: Summons/Complaint

Nature of Action: Violation of State/Federal Act

Court/Agency: Baltimore County District Court, MD

Case/Reference No: CVD-08-CV-24-013150

Jurisdiction Served: Maryland **Date Served on CSC:** 03/20/2024 **Answer or Appearance Due:** 15 Days **Originally Served On:** CSC

How Served: Certified Mail Sender Information: Randy McKinley

410-303-6091

Information contained on this transmittal form is for record keeping, notification and forwarding the attached document(s). It does not constitute a legal opinion. The recipient is responsible for interpreting the documents and taking appropriate action.

To avoid potential delay, please do not send your response to CSC

251 Little Falls Drive, Wilmington, Delaware 19808-1674 (888) 690-2882 | sop@cscglobal.com

DISTRICT COURT OF M
BALTIMORE COUNTY
120 E. Chesapeake Avenue
Towson Maryland 21286-5307

Case Number: D-08-CV-24-013150

RANDY MCKINLEY VS. TRANS UNION, LLC

WRIT OF SUMMONS

_	AAICII OL GOIMMOIAO			
Serve on:		7 7 7 1 1 00 10 1/000 1		
Trans Union, LLC		Date Filed: 03/04/2024		
SO/RA: CSC Lawyers Incorporati	ng Service Company	Issue Date: 3/5/2024		
7 St. Paul Street, Suite 820		Trial Date: <u>5/24/2024</u>		
BALTIMORE, MD 21202		Trial Time: 9:00 AM		
		Trial Room: No Location		
trial, you must file the attached		above. If you intend to be present at the 15 days 60 days of receiving this judgment against you.		
MUST BE SERVED BY:	05/04/2024	Maria R. Fields/AP		
\	Date	Administrative Clerk		
NOTICE OF INTENTION TO DEFEND Case Number: D-08-CV-24-013150 Trial Date: 5/24/2024 Defendant: Trans Union, LLC NOTICE: If you contest all or part of the claim, complete this Notice of Intention to Defend and file it with the court listed at the top of this summons no later than 15 days 60 days after you receive this summons. You may request a remote				
(mdcourts.gov/district/directories/ATTENTION CORPORATION by an attorney. EXCEPTION: who officer; LLCs may be represented Annotated Code, Business Occupa To request a foreign language in immediately. Possession and use designated areas of the court factories.	courtmap). If you do not attend the hearing S & LLCs: this notice must be filed by a cree the amount claimed doesn't exceed \$5 by a member. Both may be represented by a tions and Professions, § 10-206(b)(4) for terpreter or a reasonable accommodate of cell phones and other electronic devices.	tion under the ADA, please contact the court vices may be limited or prohibited in OR IMPORTANT INFORMATION		
Date	Signature	Print Name		
Address	City, State, Zip	Home/Work Telephone Number		
E-mail		Mobile/Cell Phone Number		

Case 1:24-cv-00986-JRR Document 1-1 Filed 04/04/24 Page 4 of 15

DISTRICT COURT OF MARYLAND FOR
BALTIMORE COUNTY
120 E. Chesapeake Avenue
Towson Maryland 21286-5307

410-512-2000

Case Number: D-08-CV-24-013150

Randy McKinley vs. Trans Union, LLC

m 11 ' 11 C					
Trans Union, LLC			Date Filed:	<u>03/04/2024</u>	
SO/RA: CSC Lawyers Incom	orating Service Company	,	Issue Date:	<u>3/5/2024</u>	ľ
7 St. Paul Street, Suite 820			Trial Date:	<u>5/24/2024</u>	
BALTIMORE, MD 21202			Trial Time:	9:00 AM	
•			Trial Room:	No Location	
MUST BE SERVED BY:	05/04/2024		Mar	ria R. Fields/AP	
	Date		Adı	ministrative Clerk	
	FOR PROCE	SS SERVER USE	ONLY		
To Sheriff/Constable Private Process Server					
You are commanded to serve	this Writ of Summons an	d to make your retur	n promptly if ser	ved. If you are unable to	
serve, you are to make your r					
the termination of the validity		2		. , .	_
I certify that:	•				
I served a summons by de	elivery of the complaint an	d all supporting pap	ers to:		
	-			Name	
onTime	[_] A.M. [_] P.M. at _		Location		
	on A.M. P.M. at Location The person I left the papers with acknowledged being: (1) A resident of the above listed address; (2) 18 years of age or				ge or
older; (3) of suitable discretion in that relationship to the defendant is				;	
and that (4) the above listed address is the defendant's residence or usual place of abode. The facts upon which I					
• •					
concluded that the individ	ual served is of suitable ag	ge and discretion are	: 		
	ual served is of suitable ag	ge and discretion are	:		
The cost of service is \$	ual served is of suitable ag	ge and discretion are			
The cost of service is \$ Description of the defenda	ual served is of suitable ag ant/person served: Race	ge and discretion are	:	VtAge	
The cost of service is \$ Description of the defenda	ual served is of suitable ag	ge and discretion are	:	VtAge	
The cost of service is \$ Description of the defenda I was unable to serve becomes	ual served is of suitable ag ant/person served: Race	ge and discretion are		VtAge	
The cost of service is \$ Description of the defenda	ual served is of suitable ag ant/person served: Race	ge and discretion are		VtAge	
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT:		Vt Age ATTEMPT:	
The cost of service is \$ Description of the defenda I was unable to serve becomes	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm	HtV	Vt Age ATTEMPT: es of perjury that the cor	
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm of this document a	Ht. V	Vt Age ATTEMPT:	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm of this document a information, and be	HtV under the penaltiare true to the bespelief and do furth	Vt Age ATTEMPT: es of perjury that the cont of my knowledge,	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm of this document a information, and be	Ht. V under the penaltiere true to the best pelief and do furth ars of age and no	ATTEMPT: es of perjury that the cont of my knowledge, her affirm I am a compet t party to the case.	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm of this document a information, and be	HtV under the penaltiare true to the bespelief and do furth	ATTEMPT: es of perjury that the cont of my knowledge, her affirm I am a compet t party to the case.	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm of this document a information, and be	Ht. V under the penaltiere true to the best pelief and do furth ars of age and no	ATTEMPT: es of perjury that the cont of my knowledge, her affirm I am a compet t party to the case.	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm of this document information, and I person over 18 ye	under the penalting true to the bespelief and do furth ars of age and no Print Name of Pro	ATTEMPT: es of perjury that the cont of my knowledge, her affirm I am a compet party to the case.	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ant/person served: Race ATTEMPT:	Sex ATTEMPT: I solemnly affirm of this document a information, and be	under the penalting true to the bespelief and do furth ars of age and no Print Name of Pro	ATTEMPT: es of perjury that the cont of my knowledge, her affirm I am a compet t party to the case.	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT:	ual served is of suitable ag ant/person served: Race	Sex ATTEMPT: I solemnly affirm of this document a information, and be	HtV under the penaltiare true to the bespelief and do furthars of age and no	ATTEMPT: es of perjury that the cont of my knowledge, her affirm I am a compet t party to the case.	ntents
The cost of service is \$ Description of the defenda I was unable to serve bec ATTEMPT: REFUND TO:	ant/person served: Race ATTEMPT:	Sex ATTEMPT: I solemnly affirm of this document information, and I person over 18 ye	under the penalting true to the bespelief and do furth ars of age and no Print Name of Pro	ATTEMPT: es of perjury that the cont of my knowledge, her affirm I am a compet party to the case.	ntents

DISTRICT COURT OF M
BALTIMORE COUNTY
120 E. Chesapeake Avenue
Towson Maryland 21286-5307

Case Number: D-08-CV-24-013150

RANDY MCKINLEY VS. TRANS UNION, LLC

WRIT OF SUMMONS

Serve on:	WRIT OF SUMMO	13	
Trans Union, LLC		Date Filed:	03/04/2024
SO/RA: CSC Lawyers Incorporati	na Service Company	Issue Date:	3/5/2024
7 St. Paul Street, Suite 820	ng borvior company	Trial Date:	<u>5/24/2024</u> 5/24/2024
BALTIMORE, MD 21202		Trial Time:	9:00 AM
~. — ······			No Location
			· · · · · · · · · · · · · · · · · · ·
You are summoned to appear for the	rial at the date, time, and location sho	wn above. If you int	end to be present at the
trial, you must file the attached I	Notice of Intention to Defend withir	ı 🗵 15 days 🗌 60	days of receiving this
complaint. Failure to file the Notice	ce of Intention to Defend may result i	n a judgment against	you.
MUST BE SERVED BY:	05/04/2024	Mar	ia R. Fields/AP
	Date	Adr	ministrative Clerk
	NOTICE OF INTENTION TO	DECEND	
Case Number: D-08-CV-24-0131:			Date: 5/24/2024
Defendant: Trans Union, LLC		11441	2 att. 0/2 // 2021
(mdcourts.gov/district/directories/cATTENTION CORPORATION) by an attorney. EXCEPTION: whe officer; LLCs may be represented by Annotated Code, Business Occupator request a foreign language intimmediately. Possession and use designated areas of the court facions.	tut remote hearings, visit mdcourts.go courtmap). If you do not attend the he S & LLCs: this notice must be filed for the amount claimed doesn't exceed by a member. Both may be represented tions and Professions, § 10-206(b)(4) terpreter or a reasonable accommon of cell phones and other electronic countries. ENDANT ON COMPLAINT FORM this claim and demand proof of the p	aring, a judgment copy an attorney, and yell \$5,000.00, corporated by a properly design for details. dation under the Aldevices may be limited.	uld be entered against you. ou must be represented at trial ions may be represented by an gnated employee. See Maryland DA, please contact the court ted or prohibited in
			
Date	Signature		Print Name
Address	City, State, Zip	Home	e/Work Telephone Number
E-mail		Mobile/Cell Phone Number	

410-512-2000

Case Number: D-08-CV-24-013150

Randy McKinley vs. Trans Union, LLC

Serve on:				
Trans Union, LLC			Date Filed:	<u>03/04/2024</u>
SO/RA: CSC Lawyers Incorporating Service Company			Issue Date:	<u>3/5/2024</u>
7 St. Paul Street, Suite 820			Trial Date:	<u>5/24/2024</u>
BALTIMORE, MD 21202			Trial Time:	<u>9:00 AM</u>
			Trial Room:	No Location
MUST BE SERVED BY:	05/04/2024		Mai	ria R. Fields/AP
-	Date		Adı	ministrative Clerk
	FOR PROCE	SS SERVER USE	ONLY	
To Sheriff/Constable	Private Process Server	r		
You are commanded to serve t	his Writ of Summons an	d to make your retur	n promptly if ser	ved. If you are unable to
serve, you are to make your re-	turn below and return the	e original process to	the court no later	than ten (10) days following
the termination of the validity	of the process.			
I certify that:				
I served a summons by deli	very of the complaint an	nd all supporting pap	ers to:	
on	Пам Прм at			Name
on Date Time	_ <u></u> A.M. <u></u> I .M. at _		Location	
older; (3) of suitable discret and that (4) the above listed	tion in that relationship to address is the defendant	o the defendant is t's residence or usual	place of abode.	address; (2) 18 years of age or; The facts upon which I
The cost of service is \$				
Description of the defendan	Sex	Ht V	Vt Age	
I was unable to serve becar				1
ATTEMPT: A	ATTEMPT:	ATTEMPT:		ATTEMPT:
REFUND TO:		of this document a information, and b	are true to the bes pelief and do furtl	es of perjury that the contents at of my knowledge, ther affirm I am a competent t party to the case.
			Print Name of Pro	ocess Server
			Addres	S
"Insert Barcode	Here"	City, State	e, Zip	Telephone Number
		Signature of Pro	cess Server	Date

DISTRICT COURT OF MARYL	AND FOR	Baltimore County
LOCATED AT (COURT ADDRESS)		COMPLAINT/APPLICATION AND AFFIDAVIT
		IN SUPPORT OF JUDGMENT
No. of the last of		■ \$5,000 or under □ over \$5,000
CASE NO.		Clerk: Please docket this case in an action of \square contract \square tort \square replevin
CV D-08-CV-24-013150		
PARTIES		· · · · · · · · · · · · · · · · · · ·
Plaintiff - Name Address, Telephone Number Randy McKinley		Per 15 USC 1681a2 Subject to subsection (c), any consumer reporting agency may furnish a consumer report under the
6805 Real Princess Lane		following circumstances and no other in accordance with the
Gwynn Oak, Maryland 21207 ,. 410-303-6091		written instructions of the consumer to whom it relates. I didn't
VS.		authorize Upgrade Inc to report information to the credit bureaus
Defendant(s) - Name, Address, Telephone Number	Serve by:	on my behalf. Per 15 USC 1681a4 There is no need to insure that
1.	Certified	consumer reporting agencies exercise their grave responsibilities
Trans Union, LLC	Mail □ Private	with fairness, impartiality, and a respect for the consumer's right
CSC Lawyers Incorporating Service Company (Resident Agent)	Process	to privacy. My rights to privacy have been violated.
7 St. Paul Street, Suite 820 Baltimore, MD 21202.	☐ Constable ☐ Sheriff	
. 2.	Serve by:	(See Continuation Sheet)
	☐ Certified Mail	I am interested in trying to resolve this dispute through mediation/ADR (You will be contacted about ADR services after the defendant is served.)
	☐ Private	The plaintiff claims:
	Process Constable	Principal: \$ 5,000
	☐ Sheriff	Pre-judgment interest at the \(\square\) legal rate \(\square\) contractual rate, calculated at
3.	Serve by:	%. from to
	☐ Certificd Mail	(days x \$per day)
	☐ Private	Total Principal + pre-judgment interest: \$ 5,000 Post-judgment interest at the □ legal rate □ contractual rate until
a e e e e e e e e e e e e e e e e e e e	Process ☐ Constable	Cost-judgment interest at the legal rate contractual rate into
DECEIVED	☐ Sheriff	and attorney's fees of \$plus court costs.
4 AL MAR 0 4 2024 AU	Serve by:	Return of the property valued at \$ and damages of
EG 184 44 0 4 2024 65	Mail	\$ for its detention in an action of replevin.
BY. TM	☐ Private Process	Return of the property, or its value, \$ and damages
🔛 🕽 ने ब्रह्मा क्रिकेश क्रिकेश क्रिकेश क्रिकेश क्रिकेश क्रिकेश	Constable	of \$ for its detention in action of detinue.
	☐ Sheriff	and demands judgment for relief
		Randy Miller
ATTORNEYS For Plaintiff - Name, Address, Telephone Number & Code		Signature of Plaintiff/Attorney/Automey Code Attorney Number
		Printed Name: Randy McKinley Address 6805 Real Princess Lane Guynn Oak Maryland 21207
N/A		Address: 6805 Real Princess Lane, Gwynn Oak, Maryland 21207
1		Telephone: 410-303-6091 Fax:
		E-mail: ranmckinley@gmail.com
		ERVICE AFFIDAVIT
☐ Defendant(s)		is/are in the military service. http://scra.dmdc.osd.mil/
No defendant is in the military service. The facts	supporting th	is/are in the military service. http://scra.dmdc.osd.mil/
Specific facts must be giv	endant is in mi	illitary service.
I hereby declare or affirm under the penalties of per	jury that the fa	acts and matters set forth in this Affidavit are true and correct to the best of
my knowledge, information, and belief. 3/4/2/03/4 Date		Ranky Morley
Date		Signature of Affiant
The attached documents contain sufficient detail as a including the amount of any interest claimed.	to hability and	damage to notify the defendant clearly of the claim against the defendant,
☐ Properly authenticated copy of any note, security agreement upon which claim is based ☐ Itemized statement of account ☐ Interest		
worksheet ☐ Vouchers ☐ Check ☐ Other written	iocument 🗆	☐ Verified itemized repair bill or estimate
I HEREBY CERTIFY: That I am the ☑ plaintiff □		☐ Verified itemized repair bill or estimate ☐ Of the plaintiff herein and am competent to testify to the
matters stated in this complaint, which are made on	my personal k	mowledge; that there is justly due and owing by the defendant to the
plaintiff the sum set forth in the complaint.		I Imparelle de la disea disea contanta e Calife de commente de
I solemnly affirm under the penalties of perjury and	upon personal	l knowledge that the contents of this document are true.
Date		Cimpture of A Cimpt

NOTICE TO DEFENDANT **Before Trial**

This complaint contains the details of the plaintiff's claim against you and the relief that the plaintiff (the person or company suing you) seeks. The plaintiff has the burden to provide evidence to prove their case at trial. If the plaintiff has completed the affidavit portion of the complaint form, the evidence should be attached to the complaint.

You may hire your own attorney. If you're not able to hire an attorney, you can get legal help from an attorney through a Maryland Court Help Center. Court locations are open Monday to Friday from 8:30 a.m. to 4:30 p.m. Help is available by phone at 410-260-1392 or by live chat Monday through Friday from 8:30 a.m. to 8:00 p.m. For Help Center locations, visit: mdcourts.gov/helpcenter.

Court staff, including clerks are not permitted to give you legal advice. If you have any questions, you should consult the Maryland Court Help Center or your own attorney.

If you wish to contest (fight) the claim, you must file the Notice of Intention to Defend (located at the bottom of your summons). The case will be set for trial. If you wish to have your witnesses appear at trial, you should contact the clerk's office at least two (2) weeks before the trial date to request subpoenas, and you should bring to court on the trial date all evidence you want the court to consider. If you don't bring your evidence to the hearing, the judge can't consider it.

If you do nothing, a judgment could be entered against you that may result in a lien on your property, garnishment of your wages, and freezing your bank account.

You may request a remote hearing. For more information about remote hearings, visit mdcourts.gov/district/remotehearings or contact the court (mdcourts.gov/district/directories/courtmap). If you do not attend the hearing, a judgment could be entered against you.

If Judgment is Entered Against You (If You Lose)

IF YOU DISAGREE WITH THE COURT'S RULING, you may:

- 1. Ask the court for a new trial by filing a Motion for a New Trial within ten (10) days after the entry of judgment, stating your reasons clearly. If the court denies your motion, you may still file an appeal; if the court grants your motion, you must appear in the District Court for a new trial.
- 2. Ask the court to change the judgment by filing a Motion to Alter or Amend the Judgment within ten (10) days after the entry of judgment.
- Ask the court to change or undo the judgment by filing a Motion to Revise or Vacate the Judgment within 30 days after the entry of judgment.
- APPEAL to the circuit court, by filing a Notice of Appeal in the District Court within 30 days after the entry of judgment. You will have to pay a filing fee (see Guide to Appeal Fees - DCA-109A), unless the court determines that you are indigent. If the amount of the claim, not including court costs, interest, and attorney's fees, was \$5,000 or less, you will have a new trial in the circuit court. If the amount of the claim was more than \$5,000, you will also have to order and pay for a transcript of the District Court trial record by contacting the District Court clerk's office (see Transcripts & Recordings Brochure - DCA-027BR).

IF YOU DECIDE NOT TO APPEAL AND NOT TO FILE ONE OF THE ABOVE MOTIONS, you may contact the plaintiff or plaintiff's attorney to arrange to pay the amount owed. If you do not pay the amount owed, the plaintiff or plaintiff's attorney may initiate further proceedings to enforce the judgment, including:

- 1. Judgment Debtor Information Sheet: You may receive form CC-DC-CV-114 from the plaintiff requesting information about your income and debts. If you complete the form accurately and return it to the creditor as indicated, you will not have to answer interrogatories or appear for an oral examination for at least a year from the date of judgment. NOTE: A Judgment Debtor Information Sheet may not be used to enforce a money judgment resulting from a small claims action (amount sued for was \$5,000 or less,
- exclusive of interest, costs, and attorney's fees).

 2. Interrogatories: These are written questions. You must answer these written questions about your income and assets in writing under penalties of perjury. NOTE: Interrogatories may not be used to enforce a money judgment resulting from a small claims action
- (amount sucd for was \$5,000 or less, exclusive of interest, costs, and attorney's fees).

 Oral Examination: You must appear in court to testify in response to questions about your assets and income. NOTE: An oral examination may not be used to enforce a money judgment resulting from a small claims action (amount sued for was \$5,000 or less, exclusive of interest, costs, and attorney's fees).
- Writ of Execution: This document requires the sale or seizure of any of your possessions. Some of your property or possessions may be protected from the writ. These exemptions are explained in detail on the reverse side of the Writ of Execution form DC-CV-040. The court could order you to pay additional expenses such as towing, moving, storage fees, advertising costs, and auctioneer's fees incurred in executing the writ.
- Garnishment of Property: The court may issue a writ freezing your bank account or holding your assets until further court
- proceedings.

 Garnishment of Wages: The court may issue a writ ordering your employer to withhold a portion of your wages to pay your debt. The law provides certain exemptions from garnishment.

If you bave any questions, you should consult an attorney. Court staff are not permitted to give you legal advice. More information can be found in court brochures located in the clerk's office or online at: mdcourts.gov/district/public_brochures or mdcourts.gov/legalhelp/moneyissues

NOTICE TO PLAINTIFF

REQUESTING A JUDGMENT BY AFFIDAVIT OR DEFAULT:

Federal Law requires the filing of a military service affidavit. Information about the Servicemembers Civil Relief Act and the required affidavit can be found on the court's website at: mdcourts.gov/reference/scra.

AFTER THE COURT ENTERS A JUDGMENT:

- If the court enters a judgment for a sum certain, you have the right to file for a lien on real property.
- If you disagree with the outcome of the case, you have the same post-trial rights as the defendant does: you may file an Appeal, a Motion for New Trial, a Motion to Alter or Amend the Judgment or a Motion to Revise or Vacate the Judgment. See above for further information concerning these rights.

DC-CV-001 (back) (Rev. 10/01/2023)

Randy McKinley 6805 Real Princess Lane Gwynn Oak, Maryland 21207

TransUnion LLC Consumer
Dispute Center PO Box 2000
Chester, PA 19016

09/12/2023

To Whom It May Concern,

This notice is to inform you that you unlawfully reported fraudulent accounts that arose from IDENTITY THEFT that you did not verify as required by law on my consumer report.

15 USC \$1681b (c) Furnishing reports in connection with credit or insurance transactions that are not initiated by

(3) Information regarding inquiries; Except as provided in section 1681g(a)(5) of this title, a consumer reporting agency shall not furnish to any person a record of inquiries in connection with a credit or insurance transaction that is not initiated by a consumer.

The Following Inquires and accounts are a result of Identity theft and was not initiated by me, I demand that they are DELETED immediately:

1. The inquiry was not authorized ELAN FINANCI Date of inquiry: 08/08/2023 This is not mine.

2. The inquiry was not authorized TOWER FEDERA Date of inquiry: 01/21/2022 This is not mine.

My identity has been stolen you are hereby put on notice.

Aggravated Identity Theft pursuant to 18 U.S.C. §1028A.

(1) IN GENERAL.—

Whoever, during and in relation to any <u>felony violation enumerated in subsection (c)</u>, knowingly transfers, possesses, or uses, without lawful authority, a means of identification of another person shall, in addition to the punishment provided for such felony, be sentenced to a term of imprisonment of 2 years.

An identification of me has been used with out my permission to open several accounts that have damaged my reputation and damaged my mode of living because you furnished a consumer report without my written permission as stated by Federal Law.

15 USC §168tb Permissible purpose of consumer reports

(a) IN GENERAL

Subject to subsection (c) any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(2) In accordance with the written instructions of the consumer to whom it relates.

YOU TRANSUNION, EQUIFAX, EXPERIAN have aided this Fraud by not verifying these accounts. Congress states
15 USC §1681 Fair Credit Reporting Act

(a) Accuracy and fairness of credit reports

(4) There is a need to insure that <u>consumer</u> reporting agencies exercise their grave responsibilities with fairness, impartiality, and a respect for the <u>consumer</u>'s right to privacy.

Pursuant 15 U.S. Code § 1681c-2 - Block of information resulting from identity theft Except as otherwise provided in this section, a <u>consumer reporting agency</u> shall block the reporting of any information in the <u>file</u> of a <u>consumer</u> that the <u>consumer</u> identifies as information that resulted from an alleged <u>identity theft</u>, not later than 4 business days after the date of receipt by such agency of—

(1) appropriate proof of the identity of the consumer;

(2) a copy of an identity theft report;

(3) the identification of such information by the consumer; and

(4) a statement by the <u>consumer</u> that the information is not information relating to any transaction by the <u>consumer</u>. I have attached all the relevant documents pursuant the above Section of the law. I demand all the above Fraudulent accounts DELETED immediately.

I Demand an updated copy of my Consumer file reflecting these changes (15 USC 1681 c-1 2 Access to free reports)

(2) Access to free reports

In any case in which a <u>consumer reporting agency</u> includes a <u>fraud alert</u> in the <u>file</u> of a <u>consumer</u> pursuant to this subsection, the <u>consumer reporting agency</u> shall—

(A) disclose to the <u>consumer</u> that the <u>consumer</u> may request a free copy of the <u>file</u> of the <u>consumer</u> pursuant to <u>section 1681j(d)</u> of this title; and

Be Advised I will CC
The Bureau of Consumer Protection
Financial (CFPB) FTC
BBB
Attorney Generals Office in your state and Mine

Randy McKinley

Randy McKinley

Randy McKinley

6805 Real Princess Lane Gwynn Oak, Maryland 21207

Transunion
TransUnion Litigation Department
PO Box 2000
Chester, PA 19016
01/07/2024

To whom it may concern:

I received a copy of my credit report.

This agency is in violation of 15 USC 1681a(2)(A)(i); the consumer report DOES NOT INCLUDE information solely as to transactions or experiences between the consumer and the person making the report and any authorization or approval of a specific extension of credit directly or indirectly by the Issuer of a credit card or similar device. Additionally, per the FCRA 15 USC 1881b(2) consumer reporting agencies are only to furnish a consumer report in accordance with the written instruction of the consumer to whom it relates. I have NOT give written permission or consent for my credit report to be furnished.

1. The inquiry was not authorized

TOWER FEDERA

Date of inquiry: 01/21/2022

This is not mine.

2. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901E0062014
Please permanently remove

3. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901E0032012
Please permanently remove

4. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: E0112016081916
Please permanently remove

5. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: E0122016081916

Please permanently remove

the account to the response of the response of

DPT ED/AIDV

Account Number: E0142018040218
Please permanently remove

7. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c-2

ONEMAIN

Account Number: 222442100794
Please permanently remove

8. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901E0052014
Please permanently remove

9. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: E0132017091317
Please permanently remove

10. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: E0162018091718
Please permanently remove

11. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: E0152018071018 Please permanently remove

12. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901E0082015
Please permanently remove

13. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901E0092015
Please permanently remove

14. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901E0042013
Please permanently remove

DPT ED/ADA'se 1:24-cv-00986-JRR Document 1-1 Filed 04/04/24 Page 13 of 15

Account Number: 333901E0022012

Please permanently remove

16. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901E0012012
Please permanently remove

17. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: 333901 E0072015

Please permanently remove

18. Per 15 USC 1681a I didnt authorize you to report the account. You are in violation of the FCRA 15 USC 1681(2)(a)(b) and I demand the account be removed permanently.

DPT ED/AIDV

Account Number: E0102016010916

Please permanently remove

19. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c-2

UPGRADE INC

Account Number: 23824

Please block and remove the account.

The reporting of these accounts are violations of 15 USC 1681 and the Fair Credit Reporting Act 15 USC 1681(a)(2)(B)

(2) Exclusions-Except as provided in paragraph (3) the term "consumer report" does not inloude-

(B) any authorization or approval of a specific extension of credit directly or indirectly by the issuer or a credit card or similar device;

Under the Truth in Lending Act 15 USC 1602 (g), "credit card" is defined as the following:

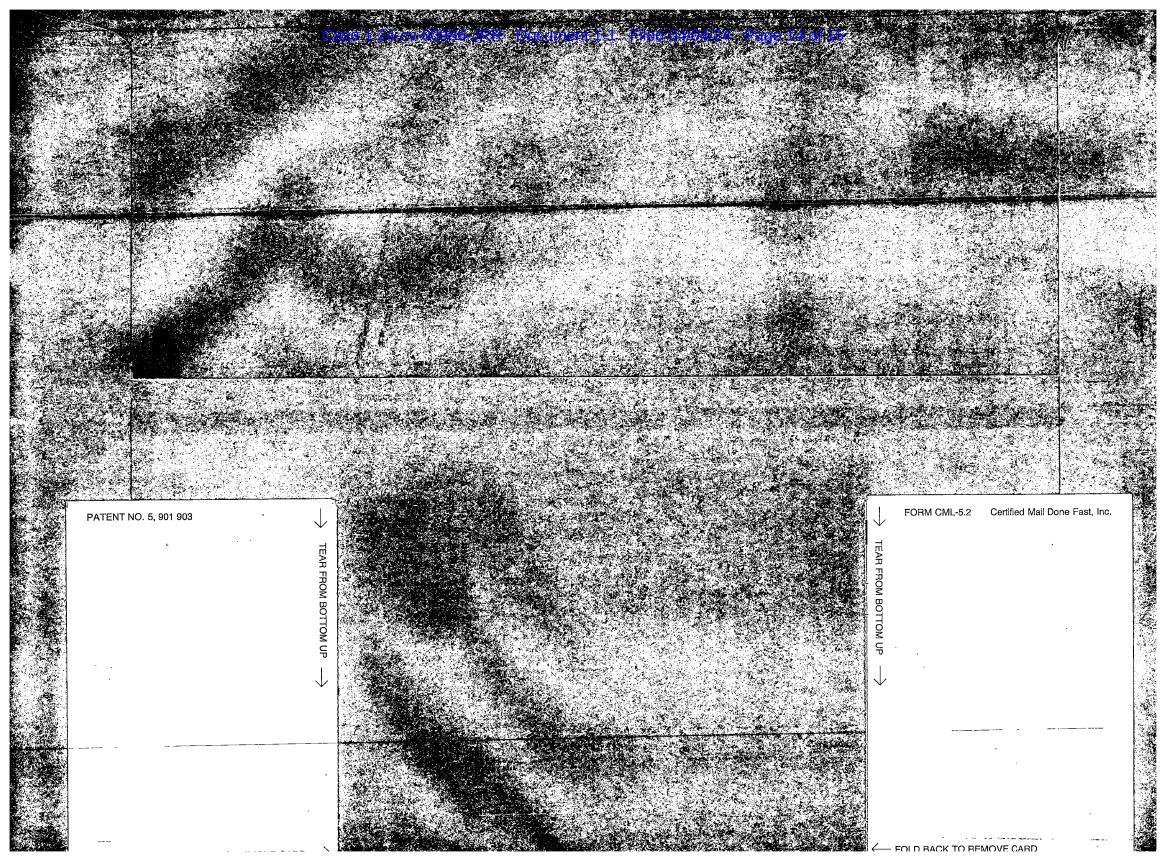
The term "credit card" means any card, plate, coupon book or other credit device existing for the purpose of obtaining money, property, labor or services on credit.

This makes your social security card, driver's license/ID and license plate credit cards that are/were used for the extension of credit.

Enclosed, is an invoice for \$1,000 per violation for violating my rights. If the listed accounts are not removed immediately, I will be forced to summon you to court.

Best regards,

Randy McKinley

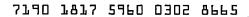


CERTIFIED MAIL

DISTRICT COURT OF MARYLAND#8:24-cv-00966-JRR Document 1-1 Filed (120 E CHESAPEAKE AVE TOWSON MD 21286-5307

Page 15 of 15







ZIP 21286 \$ 017.170 02 4W 0000387781 MAR. 07. 2024

"RESTRICTED DELIVERY"

TRANS UNION, LLC SO/RA CSC LAWYERS INCORPORATING SERVICE COMPANY 7 ST PAUL STREET SUITE 820 BALTIMORE MD 21202